Exclusive Financial Services for the Armed forces, We care and value your sacrifice.

ABOUT YODDHA

"Yoddha is an initiative with the sole aim of providing an ethical, transparent and cost-efficient platform which addresses life insurance and savings needs of the armed forces, paramilitary forces and police forces."

USPs of the channel

- We cover war and war-like risks.
- Life Insurance with extended cover post retirement too*
- Dedicated sales team from the fraternity who understands your needs.
- Dedicated claims settlement department.

*[applicable for Bharti AXA Life Super Endowment Plan]*
About the company

**Bharti Enterprises**

- **Diversified conglomerate** with business interests in telecom, financial services, retail, manufacturing and distribution, agri business, infrastructure and software
- **Largest** integrated telecom company in India and Among Top 10 companies by Market Cap in India
- **3rd largest** mobile operator in the world by customers
- **Over 324 Mn customers in 20 countries** in Asia and Africa
- **Best In class partners** - SingTel, AXA, Wal-Mart, Del Monte, Sequoia Capital, IBM, Ericsson, Nokia Siemens, Nortel, Alcatel-Lucent and Cisco

**AXA**

- Started in 1816, AXA is a 200 years+ old company.
- **Number 1** Insurance Group in the world. (Source- Interbrand 2017)
- Awarded the **Best Global Insurance Brand, 9th time in a row** by ‘Inter-brand’, one of the world’s largest brand consultancies. (Source – Interbrand.com, AXA.com)
- **200 Bank Alliances** globally
- **Number 25** Fortune Global 500 (2017)
- **64 countries, 110 million customers, A+ S&P rating**

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**Bharti AXA Life: Most trusted brand in India**

**Bharti AXA Life operates in over 100 cities with 186 branches protecting over 0.7 million customers across India.**

- Bharti AXA Life was ranked as the No. 1 trusted brand in India (Source- Brand Trust Report, India Study – 2015 and 2016)
- One of the few insurance Companies to provide 48-Hours Service Guarantee (Fund Release towards Claim Settlement in ULIP Plans), Dedicated Claims Handler and Grief Support Program (Services provided by ICAS India)
- Bharti AXA Life ranked 3rd on Customer Satisfaction and Loyalty. [Source: IMRB research on loyalty among insurance brands]
- Our funds are amongst the best performing funds in the industry²

²Past performance is not indicative of future performance or returns

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**Customer First Philosophy**

One of the few insurers to provide ‘Dedicated Claims Handler’ & ‘Grief Support Programme’

**Dedicated Claims Handler**

Bharti AXA Life provides a dedicated claims handler that will assist the claimant throughout the claims process and update him at each milestone.

**Grief Support Programme**

First-of-its-kind service excellence initiative to provide support to our Claimants during difficult times.

i. Emotional Counseling
ii. Financial Planning
iii. Legal Counseling

²services offered by ICAS
Bharti AXA Life Super Endowment Plan (UIIN: 130N089V01)

Snapshot of Super Endowment Plan:

**Survival Benefit**: 50% of Sum Assured payable at the end of one year before Maturity

**Maturity Benefit**: 100% of Sum Assured is payable on Maturity

**Extended Life Cover option**: An additional optional cover can be chosen where death benefit is extended further for half of the policy term after maturity

**Double Death Benefit**: If Extended Life cover option is opted, Death benefit becomes twice the Sum Assured during the policy term

<table>
<thead>
<tr>
<th>Age of Life Insured</th>
<th>30 years (Male)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Assured</td>
<td>₹1,520,720</td>
</tr>
<tr>
<td>PPT</td>
<td>10 years</td>
</tr>
<tr>
<td>Policy Term</td>
<td>20 years</td>
</tr>
</tbody>
</table>

**Survival Benefit**

- Survival Benefit ₹15,20,720/-
- Monthly premium paid ₹10,000/-
- Base Death Benefit + Extended Life Cover
  - $2 \times (3,041,440)$
  - Base Death Benefit
  - $1 \times (1,520,720)$
  - Extended Life Cover

The above graph shows Monthly Premium with loading for Armed Forces but without Modal Factor. Flexibility to choose from 10 combinations of policy terms and premium payment terms.

Bharti AXA Life Secure Income Plan (UIIN: 130N056V02)

**Snapshot of the Secure Income Plan:**

- Receive Guaranteed Monthly Income (Tax-free U/S 10(10D)) after the completion of Premium payment term until Maturity.
- Receive Guaranteed Maturity Benefit as 200% of Sum Assured at the time of Maturity.
- Life Insurance Cover: Nominee receives Death Benefit as Sum Assured or 13 times annual base premium which ever is higher.
- Tax benefits as per Sec 80C and 10 (10D).

**Product Illustration**

<table>
<thead>
<tr>
<th>Age of Life Insured : 30 Years</th>
<th>Premium Payment Term : 10 Years</th>
<th>Total Guaranteed Income : ₹5,86,300</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Assured : ₹7,32,869</td>
<td>Policy Term : 20 Years</td>
<td>Total Maturity Benefit : ₹14,65,738</td>
</tr>
</tbody>
</table>
Death Benefit during the Policy Term = ₹15,31,413/-

Monthly premium paid ₹10,000/-

Stream of Guaranteed Income ₹58,630/- p.a. (₹4,886 p.m.)

Guaranteed Benefit @105% of premiums paid
= ₹14,65,738

*Monthly Premium is inclusive of Armed Forces Loading and without marital factor. Any applicable taxes.

Combination of 5 years and 7 years of premium payment terms are also available with policy terms of 15 years and 17 years respectively.

Bharti AXA Life Elite Advantage (UIN: 130N060V03)

Snapshot of Elite Advantage:

- A comprehensive savings plan with dual benefits of guaranteed payouts and Maturity benefit
- Receive guaranteed payouts @ 9.5% of Sum assured during the maturity payout period
- Death Benefit - Get Higher of Sum Assured on Maturity or 11 times the base annualized Premium or 105% of premiums paid
- Maturity Benefit - Receive Maturity Benefit as 100% of Sum Assured at the time of maturity
- Tax benefits as applicable

<table>
<thead>
<tr>
<th>Age of LI</th>
<th>30 years (Male)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Assured</td>
<td>₹930,088</td>
</tr>
<tr>
<td>PPT</td>
<td>7 years</td>
</tr>
<tr>
<td>Policy Term</td>
<td>12 years</td>
</tr>
</tbody>
</table>

Death Benefit during Policy Term of 12 years ₹13,20,000

Monthly premium paid ₹10,000/-


Maturity Benefit ₹930,088

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*The above graph shows Monthly Premium with loading for Armed Forces but without marital factor.

There are 2 options of policy terms - 10 years and 12 years with premium payment terms of 5 and 7 or 12 years respectively.

*Provided the policy is in force. Guaranteed Payouts start after the policy term & depends upon Premium payment Term & premium band.
Signing of MOU with AWPO for giving employment opportunities to Ex-defence personnel and dependents of both serving and retired defence personnel

Our Strategic Advisor: Lt Gen Sandeep Singh, AVSM*, SM, VSM

Gen Sandeep Singh is an alumnus of St Mary's School Mhow, Sainik School Rewa and the National Defence Academy Khadakwasla. The general officer was commissioned into Jammu and Kashmir Rifles Regt in 1976. During his 40-year long and illustrious military career, he held a number of important Command, Staff and Instructional appointments.

Toll Free No.: 1800 102 4444

Monday to Saturday
9am to 7pm

Website www.bharti-axalife.com

This is not a sales brochure. For more details on risk factors, inclusions, terms and conditions please read sales brochure carefully before concluding a sale.

BEWARE OF SPURIOUS/FRAUD PHONE CALLS!
IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Life insurance coverage is available under this policy.

- Bharti AXA Life Insurance is the name of the company and Bharti AXA Life super endowment plan is only the name the traditional non-participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects.

- Bharti AXA Life Insurance is the name of the company and Bharti AXA Life secure income plan is only the name of the traditional non-participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects.

- Bharti AXA Life Insurance is the name of the company and Bharti AXA Life elite advantage is only the name of the traditional, non-participating, savings and protection oriented life insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects.

Tax benefits are as per the Income Tax Act, 1961 and are subject to change as per change in tax laws from time to time.

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Bharti AXA Life Insurance Company Ltd.
Regd. Office address: Bharti AXA Life Insurance Company Ltd. [IRDAI Regd. No. 130] Unit No. 1904, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Ground, Bandra East, Mumbai - 400051, Maharashtra.

jeevan suraksha ka
naya nazariya